

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

JASON ANDREW PALAT

Debtor(s)

Case No. 17-20925CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/10/2017.
- 2) The plan was confirmed on 07/10/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/10/2017, 05/17/2020.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/07/2020.
- 5) The case was completed on 03/14/2022.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$28,421.00.
- 10) Amount of unsecured claims discharged without full payment: \$60,431.16.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$96,800.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$96,800.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,950.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,681.66
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$9,631.66**

Attorney fees paid and disclosed by debtor: \$1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLEGHENY HEALTH NETWORK++	Unsecured	928.84	NA	NA	0.00	0.00
ALLEGHENY RADIOLOGY ASSOC++	Unsecured	345.00	NA	NA	0.00	0.00
BILL ME LATER INC A/S/F SYNCHRO	Unsecured	NA	371.80	371.80	12.72	0.00
DEPARTMENT STORES NATIONAL B/	Unsecured	137.00	137.78	137.78	4.71	0.00
DISCOVER BANK(*)	Unsecured	1,986.00	NA	NA	0.00	0.00
DOMESTIC RELATIONS OBLIGATION	Priority	NA	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	NA	146.49	146.49	5.01	0.00
ECAST SETTLEMENT CORP	Unsecured	171.00	171.62	171.62	5.87	0.00
JEANNETTE EMS	Unsecured	336.16	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	15,201.00	NA	NA	0.00	0.00
KUBOTA CREDIT CORP (USA)	Secured	NA	48,865.63	0.00	0.00	0.00
KUBOTA CREDIT CORP (USA)	Secured	NA	51,522.07	0.00	0.00	0.00
KUBOTA CREDIT CORP (USA)	Secured	NA	24,642.20	0.00	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	2,777.00	2,777.44	2,777.44	94.99	0.00
MURRYSVILLE MEDIC ONE	Unsecured	313.00	NA	NA	0.00	0.00
PERSOMA++	Unsecured	30.00	NA	NA	0.00	0.00
PNC BANK NA	Unsecured	9,996.46	9,855.65	9,855.65	337.06	0.00
PNC BANK NA	Unsecured	14,326.00	14,326.20	14,326.20	489.96	0.00
PNC BANK NA	Secured	82,699.00	83,524.27	0.00	32,843.39	0.00
PNC BANK NA	Secured	0.00	947.60	947.60	947.60	0.00
PNC BANK NA	Unsecured	NA	0.00	0.00	0.00	0.00
PNC BANK NA	Unsecured	NA	8,609.76	0.00	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	807.00	807.17	807.17	27.61	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	7,686.00	7,903.46	7,903.46	270.30	0.00
PRA RECEIVABLES MANAGEMENT L	Secured	0.00	840.38	840.38	840.38	0.00
PRA RECEIVABLES MANAGEMENT L	Secured	43,905.12	43,905.12	0.00	51,082.42	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	3,936.00	4,138.24	4,138.24	141.53	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	1,122.00	1,062.01	1,062.01	36.32	0.00
SANTANDER CONSUMER USA D/B/A	Secured	52,741.00	53,221.80	0.00	0.00	0.00
SYNCHRONY BANK	Unsecured	99.00	NA	NA	0.00	0.00
TD BANK USA**	Unsecured	484.00	531.55	531.55	18.18	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
UPMC EAST	Unsecured	300.83	300.83	300.83	10.29	0.00
UPMC PHYSICIANS SVCS	Unsecured	116.47	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$32,843.39	\$0.00
Mortgage Arrearage	\$947.60	\$947.60	\$0.00
Debt Secured by Vehicle	\$840.38	\$51,922.80	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$1,787.98	\$85,713.79	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$42,530.24	\$1,454.55	\$0.00

Disbursements:		
Expenses of Administration	<u>\$9,631.66</u>	
Disbursements to Creditors	<u>\$87,168.34</u>	
TOTAL DISBURSEMENTS :		<u>\$96,800.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/03/2022

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.